

**Before the State of South Carolina  
Department of Insurance**

In the matter of:  
Charles F. Dooley  
14452 Main Street  
Williston, South Carolina 29853.

SCDOI File Number 2004-122731

**Consent Order Revoking Insurance  
Producer's Licensing Privileges**

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Mr. Charles F. Dooley, a licensed South Carolina resident insurance producer.

Mr. Dooley admits, and I hereby find as fact, that while licensed to do business as a resident insurance agent within the State of South Carolina, he submitted a series of Non Sufficient Funds Checks to the following companies: Smart Choice of S.C., Hartford Omni and AIG, in an amount exceeding fifteen thousand dollars.

This conduct as alleged would be a direct violation of Section 38-43-130 of the South Carolina Code and could lead to the revocation of Mr. Dooley's insurance producer and broker's licenses. Mr. Dooley was informed of his statutory privilege to request a public hearing but has waived his right to do so. Subsequently, the parties agreed, rather than proceed forward with a formal public hearing, to submit the entire matter to me, along with their specific recommendations, for my summary decision based solely upon the record. That mutual recommendation was that Charles F. Dooley would voluntarily surrender his license for revocation.

Section 38-43-130 of the South Carolina Code provides, "The director or his designee may revoke or suspend a producer's license after ten days' notice or refuse to reissue a license when it appears that a producer has...willfully deceived or dealt unjustly with the citizens of this State."

In accordance with my findings of fact, I now conclude, as a matter of law, that Charles F. Dooley has willfully deceived and dealt unjustly with a citizen of this State, thereby violating S.C. Code Ann. § 38-43-130 (2003).

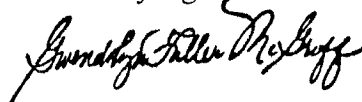
This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-40-10 *et seq.* (1991 and Supp. 2003). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law

enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report.” S.C. Code Ann. § 38-3-110(4) (2003).

It is therefore ordered that the license of Charles F. Dooley to do business as a resident insurance producer within the State of South Carolina be, and is hereby, revoked and that no license, issued through the State of South Carolina Department of Insurance is to be issued to him, thereafter.

It is further ordered that a copy of this consent order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Charles Dooley is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

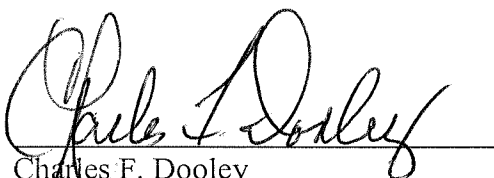
This consent order becomes effective as of the date of my signature below.



Gwendolyn Fuller McGriff  
Deputy Director

September *11*, 2004  
Columbia, South Carolina

I CONSENT:



Charles F. Dooley  
14452 Main Street  
Williston, South Carolina 29853.

Dated this 27 day of September, 2004.